

PAY SCALE EFFECTIVE 1 January 2006

APPROXIMATE POINT VALUE FOR RETIREMENT BENEFITS

This point value table has been prepared to assist you in determining what your approximate gross monthly retired pay may be at age 60. The exact amount will be computed by the Defense Finance and Accounting Service when you are certified for retired pay. Their computation will be based on the pay scale in effect on your 60th birthday or the day you enter on the retired rolls (whichever is later). The columns are based on your total years service for pay (longevity) and may be more than your total years qualifying service (good years).

HIGHEST GRADE HELD SATISFACTORILY	OVER 20 YEARS APPROXIMATE VALUE OF ONE POINT	OVER 22 YEARS APPROXIMATE VALUE OF ONE POINT	OVER 24 YEARS APPROXIMATE VALUE OF ONE POINT	OVER 26 YEARS APPROXIMATE VALUE OF ONE POINT
MG (08)	.769	.788	.788	.788
BG (07)	.696	.696	.696	.699
COL (06)	.556	.570	.585	.614
LTC (05)	.486	.501	.501	.501
MAJ (04)	.425	.425	.425	.425
CPT (03)	.364	.364	.364	.364
1LT (02)	.268	.268	.268	.268
2LT (01)	.211	.211	.211	.211
CPT (03E) *	.388	.388	.388	.388
1LT (02E) *	.310	.310	.310	.310
2LT (01E) *	.262	.262	.262	.262
CW5 (W5)	.397	.411	.425	.438
CW4 (W4)	.366	.379	.391	.404
CW3 (W3)	.323	.328	.339	.349
CW2 (W2)	.285	.294	.304	.304
WO1 (W1)	.262	.262	.262	.262
SGM (E9)	.328	.340	.354	.375
MSG (E8)	.283	.295	.302	.320
SFC (E7)	.248	.259	.267	.286
SSG (E6)	.208	.208	.208	.208
SGT (E5)	.175	.175	.175	.175
CPL (E4)	.140	.140	.140	.140
PFC (E3)	.118	.118	.118	.118

* WITH OVER FOUR (4) YEARS OF ACTIVE ENLISTED SERVICE.

To compute the approximate amount of retired pay you will receive (before taxes and other deductions), you should multiply the total number of your retirement points by the amount shown above in the Retirement Point Value Table for your pay grade and years of service for longevity pay purposes. For example, if a LTC (05) has earned a total of 4,000 retirement points and has over 22 years service for pay, his/her approximate amount of monthly retired pay would be \$2004.00 (4,000 X .501). If a MSG (E8) has 3,250 points and has over 24 years service for pay, his/her monthly retired pay would be approximately \$981.50 (3,250 X .302). Eligible members of the reserve components, upon application, can receive retired pay from age 60 for the rest of their lives. They may provide a portion of that benefit for their survivors by electing coverage under the Survivor Benefit Plan (SBP). Visit the U.S. Army Human Resources Command web site <https://www.hrc.army.mil> for additional retirement information.